

<b>Information to identify the case:</b>			
Debtor 1	<b>Vance Strader</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number:	<b>20-20346-CMB</b>		
Social Security number or ITIN <b>xxx-xx-7017</b>			
EIN <b>25-1799422</b>			
Social Security number or ITIN _____			
EIN ____-____-____			
Date case filed for chapter <b>13 1/30/20</b>			

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Vance Strader	
<b>2. All other names used in the last 8 years</b>	aka Advance Housing	
<b>3. Address</b>	231 Yosemite Dr. Pittsburgh, PA 15235	
<b>4. Debtor's attorney</b> Name and address	Vance Strader 231 Yosemite Dr. Pittsburgh, PA 15235	Contact phone _____ Email: NONE
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 3/20/20

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>June 1, 2020 at 09:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	<b>Filing deadline: 7/31/20</b>  <b>Filing deadline: 4/9/20</b> <b>Filing deadline: 7/28/20</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>6/1/20 at 09:00 AM</b> , Location: <b>3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Vance Strader  
 Debtor

Case No. 20-20346-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: lfin  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 38

Date Rcvd: Mar 20, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2020.

db +Vance Strader, 231 Yosemite Dr., Pittsburgh, PA 15235-2045  
 aty +Danielle Boyle-Ebersole, Hladik, Onorato & Federman, LLP, 298 Wissahickon Avenue,  
 North Wales, PA 19454-4156  
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 aty +Jennifer L. Cerce, Maiello Brungo & Maiello, Southside Works, 424 S. 27th Street, Ste 210,  
 Pittsburgh, PA 15203-2380  
 aty +Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 aty +Sindi Mncina, RAS Crane LLC, 10700 Abbott's Bridge Road, Suite 170,  
 Duluth, GA 30097-8461  
 aty +Thomas Song, Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Boulevard, Suite 1400,  
 Philadelphia, PA 19103-1814  
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702  
 cr +Penn Hills School District and Municipality of Pen, Tax Division,  
 c/o Maiello, Brungo & Maiello, LLP, Foxpointe II, 100 Purity Rd, Ste. 3,  
 Pittsburgh, PA 15235-4441  
 cr +U.S. Bank National Association, Robertson, Anschutz, Schneid & Crane LLC,  
 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461  
 cr +Wilkinsburg School District and Borough of Wilkins, c/o Maiello Brungo & Maiello, LLP,  
 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441  
 15217388 +Discover, 502 East Market St., Greenwood DE 19950-9700  
 15197013 HSBC Bank USA, National Association et al, Wells Fargo Bank, N.A.,  
 Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road,  
 Eagan, MN, 55121-7700  
 15217392 +Jordan Tax Services, 7100 Baptist Rd., Bethel Park Pgh PA 15102-3908  
 15217393 +MBM Tax Collectors, 100 Purity Rd., Suite 3, PennHills PA 15235-4441  
 15217389 +Mercury, 520 6th St., Brookings SD 57006-2028  
 15217382 +PHH, 3000 Leadenhall Rd, Mt Laurel NJ 08054  
 15217383 +PNC BANK, 500 FIRST AVE P7-PFSC-02-F, PITTSBURGH PA 15219-3129  
 (address filed with court: PNC, 500 First Ave, Pittsburgh PA, 15219)  
 15217394 +People's Natural Gas, 375 North Shore Dr., Pittsburgh PA 15212-5866  
 15217381 +US bank, 8950 Cypress water Blvd, Coppell TX 75019-4620  
 15217390 Wells Fargo Card, 420 Montgomery St., Des Moines IA, 50306  
 15217385 +Wells Fargo Mortgage, 1200 West 7th St., Los Angeles CA 90017-2387  
 15212598 +Wilkinsburg Borough, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3,  
 Pittsburgh, PA 15235-4441  
 15212597 +Wilkinsburg School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3,  
 Pittsburgh, PA 15235-4441

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Mar 21 2020 04:24:17 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Mar 21 2020 04:24:31  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 cr +E-mail/Text: kburkley@bernsteinlaw.com Mar 21 2020 04:26:11 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 cr +EDI: PRA.COM Mar 21 2020 07:18:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 15217395 +EDI: CINGMIDLAND.COM Mar 21 2020 07:18:00 AT&T Wireless, 208 S Akard St.,  
 Dallas TX 75202-4206  
 15217386 +EDI: CAPITALONE.COM Mar 21 2020 07:18:00 Capital One, 1680 Capital One Dr.,  
 Mc Lean VA 22102-3407  
 15214818 EDI: CAPITALONE.COM Mar 21 2020 07:18:00 Capital One Bank (USA), N.A.,  
 by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083  
 15194134 +E-mail/Text: bankruptcy@cavps.com Mar 21 2020 04:25:26 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 15217387 +E-mail/PDF: creditonebknofications@resurgent.com Mar 21 2020 04:17:26 Creditone Bank,  
 6801 South Cimarron Rd., Las Vegas NV 89113-2273  
 15196290 EDI: DISCOVER.COM Mar 21 2020 07:18:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 15217384 +E-mail/Text: jennifer.chacon@spservicing.com Mar 21 2020 04:26:26 SPS,  
 3217 S. Decker lake Dr, Salt Lake City UT 84119-3284  
 15192459 +EDI: RMSC.COM Mar 21 2020 07:18:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 15191793 EDI: USBANKARS.COM Mar 21 2020 07:18:00 US BANK, 425 WALNUT ST, CINCINNATI OH 45202  
 15217391 +EDI: WFFC.COM Mar 21 2020 07:18:00 Wells Fargo Card, 7000 Vista Dr.,  
 West Des Moines IA 50266-9310

TOTAL: 14

District/off: 0315-2

User: lfin  
Form ID: 309I

Page 2 of 2  
Total Noticed: 38

Date Rcvd: Mar 20, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr HSBC Bank USA, National Association, et.al.  
cr PNC Mortgage, A Division Of Pnc Bank, National Ass  
cr U.S. Bank National Association, as indenture trust

TOTALS: 3, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 22, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2020 at the address(es) listed below:

Danielle Boyle-Ebersole on behalf of Creditor U.S. Bank National Association, as indenture trustee, for the holders of the CIM Trust 2017-4, Mortgage-Backed Notes, Series 2017-4 c/o Select Portfolio Servicing, Inc. debersole@hoflawgroup.com, pfranz@hoflawgroup.com  
James Warmbrodt on behalf of Creditor PNC Mortgage, A Division Of Pnc Bank, National Association bkgroup@kmlawgroup.com  
Jennifer L. Cerce on behalf of Creditor Wilkinsburg School District and Borough of Wilkinsburg jlc@mbm-law.net  
Jennifer L. Cerce on behalf of Creditor Penn Hills School District and Municipality of Penn Hills jlc@mbm-law.net  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Sindi Mncina on behalf of Creditor U.S. Bank National Association smncina@rascrane.com  
Thomas Song on behalf of Creditor HSBC Bank USA, National Association, et.al. pawb@fedphe.com  
TOTAL: 9